

**ABSTRACT**

A computer system (10) that allows a user to automatically access one of a plurality of Internet Service Providers which require information specific to the user and/or the ISP (12) to be accessed. A smart card (14) contains the information specific to the user and/or the ISP (12) to be accessed, and a smart card reader (18) reads the information contained on the smart card (14) when inserted into the recess 16 of the smart card reader (18). A computer (24) is provided having a Central Processing Unit CPU (22) that is in communication with the smart card reader (18) and which is also adapted to be connected to the ISP (12) via telephone line (30). An application program (26) resides on the CPU (22) and is configured to automatically retrieve the information contained on the smart card (14) when it is inserted into the smart card reader (18) and to use that information to gain access to one of the plurality of ISPs via the network by using one of a default access number indicating a designated ISP (12) and a local access number from a database (28) containing a list of access numbers for the plurality of ISPs along with corresponding location information for each access number in the list. The computer system (10) may further comprise an online advertising server (82) for serving advertisement information to the user based on profile information of the information specific to the user contained on the smart card (14).